

The listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Previously Presented) A method for automating the personalization of a batch of smart cards that originates with a smart card issuer, said method comprising:

executing a personalization assistant software tool, said software tool including a default member profile having default values for smart card features, a smart card feature being a parameter representing a business requirement of said smart card issuer dictating smart card usage;

providing a user with a plurality of queries regarding said smart card features, said queries originating from said software tool;

receiving from the user, responses to the plurality of queries, said responses being received by said software tool and reflecting smart card features desired by said smart card issuer;

matching each of said responses with an output data value, said matching being performed by said software tool, each of said output data values representing one of said smart card features and being suitable for personalizing a smart card;

modifying said default member profile to include said matched output data values, said output data values replacing corresponding said default values for smart card features; and

generating a personalization data file from said modified default member profile, wherein said personalization data file is suitable for personalizing said batch of smart cards and provides said smart card features on each smart card in said batch of smart cards by way of said output data values.

2. (Previously Presented) The method, as recited in claim 1, further comprising:

using individual cardholder input files and the personalization data file to personalize said batch of smart cards to yield a plurality of personalized smart cards.

3. (Previously Presented) The method, as recited in claim 1, wherein said matching includes:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating one of said output data values associated with the matching entry; and

outputting the one of said output data values associated with the matching entry.

4. (Previously Presented) The method, as recited in claim 1, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

5. (Original) The method, as recited in claim 4, wherein responses to the plurality of queries are used to provide best practices recommendations.

6. (Previously Presented) The method, as recited in claim 1, further comprising:

providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

7. (Cancelled)
8. (Cancelled)
9. (Cancelled)
10. (Cancelled)

11. (Previously Presented) A computer implemented method for automating the personalization of a batch of smart cards that originates with a smart card issuer, comprising:

running on a host computer a personalization assistant software application, said software application including a default member profile having default values for smart card features, a smart card feature being a parameter representing an issuer business requirement dictating smart card usage;

providing to at least one user over a network a plurality of queries regarding said smart card features, said queries originating from said software application;

receiving from the at least one user over the network responses to the plurality of queries, said responses being received by said software application and reflecting smart card features desired by said smart card issuer;

matching each of a plurality of combinations of said responses with an output data value, said matching being performed by said software application;

modifying said default member profile to include said matched output data values, said output data values replacing corresponding said default values for smart card features;

generating a personalization data file from said modified default member profile, wherein said personalization data file is suitable for personalizing said batch of smart cards and provides said smart card features on each smart card in said batch of smart cards by way of said output data values; and

personalizing said batch of smart cards utilizing said personalization data file, said personalization data file providing said smart card features on each smart card in said batch of smart cards by way of said output data values.

12. (Previously Presented) The computer implemented method, as recited in claim 11, further comprising:

sending the personalization data file to a preparation processing device; and

using the personalization data file and cardholder input files to personalize smart cards.

13. (Previously Presented) The computer implemented method, as recited in claim 11, wherein said matching includes:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating one of said output data values associated with the matching entry; and

outputting the one of said output data values associated with the matching entry.

14. (Previously Presented) The computer implemented method, as recited in claim 11, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

15. (Original) The computer implemented method, as recited in claim 14, wherein responses to the plurality of queries are used to provide best practices recommendations.

16. (Previously Presented) The computer implemented method, as recited in claim 11, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

21.- 35. (Cancelled)